## Transcript: Chris Sofield (deactivated)-5721511503544320-6531170820898816

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Yeah, I was calling about the, I think it's called the VIP Packet. Um, for the, for the benefits. So does it, what does it all pay for? Okay. Um, for, uh, you said you need to know just specifically what VIP will cover? Yeah. Okay. Yeah. Isn't that the top one that you guys have? Okay. Um, what staffing company do you work with? Care Builders ETC. Okay. One moment. So VIP, there's VIP Plus and VIP Prime. Um, those will cover, like- Which is better? I'm sorry, go ahead? Which one is better? Uh, that's considered a recommendation and not, and not something I'm allowed to give. Um, I can tell you VIP Plus is the lower level of the two, VIP Prime is the higher level of the two. Okay. That's what I was after. All right. So let's go with the Plus. The Plus? Okay. Let me-Does that, um, cover, like... Huh? Sorry, go ahead. Do what? Now does that cover, like, so it covers surgeries or anything like that? Yes, sir. Um, e- ear, like ear tubals, like you get tubes that you put in your ears and stuff? That is unfortunately not going to be a question that I can answer, because you've reached Benefits in a Card, we're just the enrollment admin for-Yeah. ... for Care Builders. Um, for that kind of question, you'll need to speak with American Public Life. Um, let me now- American Public Life. Are you, yeah, are you already enrolled into the plan or are you looking to- No. ... be enrolled into the plan? I'm looking to enroll in it but, um- Okay. ... from all the people that I work with, when they got the insurance, when they go to cancel it all because it wasn't doing what they thought it was going to do, they couldn't cancel it out for a whole year. So they're expecting for insurance but they couldn't use. Ththat is correct. All the medical policy through Care Builders are under a restriction known as Section 125, which only allows cancellation during open enrollment windows or with a qualifying life event. Okay, that's what I was just trying to get information on, what it covers and what it don't. Because I was reading on some policy on there that, um, if you have a, already have a medical condition, they don't pay you. Or they don't pay for your medicines for that? One moment. So I show, the documentation that I show says that there's no preexisting limitations. Um, however, for specifics, you'll need to get in contact with American Public Life. Um, given that you're not enrolled, specifically, you'll need to speak with, with one of two representatives there that are, that are trained to answer those kinds of questions without you being enrolled. Um, let me know when you're ready. I can give you those two representative phone number. Yeah. Okay. I can give you those two representatives phone numbers. Oh. And the, um, and the group number for ETC Care Builders. Uh, that way they can locate the specific benefits for you. Yep. The first number to call is going to be 601-936-3290. All right, so 6- Sorry, go ahead. I got my pens on. 601... Yep. 601-932, or sorry, 936. 936. 3290. Okay. And then the second representative, the second number you can call is 601-936- Mm-hmm. ... 3287. And then when you call them- All right. Go ahead. ... you'll need to provide... And then

when you call them, you'll need to provide- Yeah, go ahead. ... this group number, which is 70065. This number. Okay. And what's the name of that place, MetLife? American Public Life. American Public Life. All right. Thank you. You're welcome. Anything else? No. I'm good. Thank you. You're welcome. Thanks for calling. Have a good day. You bet.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Yeah, I was calling about the, I think it's called the VIP Packet. Um, for the, for the benefits. So does it, what does it all pay for?

Speaker speaker\_1: Okay. Um, for, uh, you said you need to know just specifically what VIP will cover?

Speaker speaker\_2: Yeah.

Speaker speaker 1: Okay.

Speaker speaker\_2: Yeah. Isn't that the top one that you guys have?

Speaker speaker\_1: Okay. Um, what staffing company do you work with?

Speaker speaker 2: Care Builders ETC.

Speaker speaker\_1: Okay. One moment. So VIP, there's VIP Plus and VIP Prime. Um, those will cover, like-

Speaker speaker\_2: Which is better?

Speaker speaker\_1: I'm sorry, go ahead?

Speaker speaker\_2: Which one is better?

Speaker speaker\_1: Uh, that's considered a recommendation and not, and not something I'm allowed to give. Um, I can tell you VIP Plus is the lower level of the two, VIP Prime is the higher level of the two.

Speaker speaker\_2: Okay. That's what I was after. All right. So let's go with the Plus.

Speaker speaker\_1: The Plus? Okay. Let me-

Speaker speaker\_2: Does that, um, cover, like... Huh?

Speaker speaker\_1: Sorry, go ahead.

Speaker speaker\_2: Do what? Now does that cover, like, so it covers surgeries or anything like that?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Um, e- ear, like ear tubals, like you get tubes that you put in your ears and stuff?

Speaker speaker\_1: That is unfortunately not going to be a question that I can answer, because you've reached Benefits in a Card, we're just the enrollment admin for-

Speaker speaker 2: Yeah.

Speaker speaker\_1: ... for Care Builders. Um, for that kind of question, you'll need to speak with American Public Life. Um, let me now-

Speaker speaker\_2: American Public Life.

Speaker speaker\_1: Are you, yeah, are you already enrolled into the plan or are you looking to-

Speaker speaker\_2: No.

Speaker speaker\_1: ... be enrolled into the plan?

Speaker speaker\_2: I'm looking to enroll in it but, um-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... from all the people that I work with, when they got the insurance, when they go to cancel it all because it wasn't doing what they thought it was going to do, they couldn't cancel it out for a whole year. So they're expecting for insurance but they couldn't use.

Speaker speaker\_1: Th- that is correct. All the medical policy through Care Builders are under a restriction known as Section 125, which only allows cancellation during open enrollment windows or with a qualifying life event.

Speaker speaker\_2: Okay, that's what I was just trying to get information on, what it covers and what it don't. Because I was reading on some policy on there that, um, if you have a, already have a medical condition, they don't pay you. Or they don't pay for your medicines for that?

Speaker speaker\_1: One moment. So I show, the documentation that I show says that there's no preexisting limitations. Um, however, for specifics, you'll need to get in contact with American Public Life. Um, given that you're not enrolled, specifically, you'll need to speak with, with one of two representatives there that are, that are trained to answer those kinds of questions without you being enrolled. Um, let me know when you're ready. I can give you those two representative phone number.

Speaker speaker\_2: Yeah. Okay.

Speaker speaker\_1: I can give you those two representatives phone numbers.

Speaker speaker\_2: Oh.

Speaker speaker\_1: And the, um, and the group number for ETC Care Builders. Uh, that way they can locate the specific benefits for you.

Speaker speaker\_2: Yep.

Speaker speaker\_1: The first number to call is going to be 601-936-3290.

Speaker speaker\_2: All right, so 6-

Speaker speaker\_1: Sorry, go ahead.

Speaker speaker\_2: I got my pens on. 601...

Speaker speaker\_1: Yep. 601-932, or sorry, 936.

Speaker speaker\_2: 936.

Speaker speaker\_1: 3290.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the second representative, the second number you can call is 601-936-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 3287. And then when you call them-

Speaker speaker\_2: All right. Go ahead.

Speaker speaker\_1: ... you'll need to provide... And then when you call them, you'll need to provide-

Speaker speaker\_2: Yeah, go ahead.

Speaker speaker 1: ... this group number, which is 70065.

Speaker speaker\_2: This number. Okay. And what's the name of that place, MetLife?

Speaker speaker\_1: American Public Life.

Speaker speaker 2: American Public Life. All right. Thank you.

Speaker speaker\_1: You're welcome. Anything else?

Speaker speaker\_2: No. I'm good. Thank you.

Speaker speaker\_1: You're welcome. Thanks for calling. Have a good day.

Speaker speaker\_2: You bet.